

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

RAY TERZICH
MARY KAY TERZICH
Debtor(s)

Case No. 18-22260CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/01/2018.
- 2) The plan was confirmed on 09/27/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/13/2019, 09/17/2020, 09/10/2021, 02/23/2024.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/19/2020, 01/03/2024.
- 5) The case was completed on 09/10/2024.
- 6) Number of months from filing or conversion to last payment: 75.
- 7) Number of months case was pending: 83.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$65,014.00.
- 10) Amount of unsecured claims discharged without full payment: \$44,841.58.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$91,829.86
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$91,829.86**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,140.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,358.12
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,498.12**

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
APOTHAKE SCIAN PC	Unsecured	1,299.66	NA	NA	0.00	0.00
ATLANTIC CREDIT & FINANCE INC++	Unsecured	10,760.44	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	2,532.00	2,532.51	2,532.51	319.07	0.00
CAPITAL ONE**	Unsecured	2,558.26	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B#	Unsecured	1,757.00	1,757.53	1,757.53	221.43	0.00
DEPARTMENT STORES NATIONAL B#	Unsecured	1,757.00	1,971.13	1,971.13	248.34	0.00
DEPARTMENT STORES NATIONAL B#	Unsecured	1,971.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	3,297.65	NA	NA	0.00	0.00
DOLLAR BANK FSB(*)	Unsecured	2,930.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	231.59	231.59	29.18	0.00
FIRST NATIONAL BANK OF OMAHA(*)	Unsecured	3,275.00	3,275.26	3,275.26	412.65	0.00
KEYBANK NA**	Secured	11,015.00	10,799.58	9,429.31	9,429.31	1,275.21
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	0.00	0.00	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	0.00	0.00	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	3,417.53	0.00	0.00	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	6,289.00	6,289.87	6,289.87	792.46	0.00
MERRICK BANK	Unsecured	1,326.00	1,325.71	1,325.71	167.03	0.00
MIDLAND FUNDING LLC	Unsecured	5,602.00	5,602.10	5,602.10	705.81	0.00
NEW REZ LLC D/B/A SHELLPOINT MC	Secured	80,383.00	81,970.22	0.00	0.00	0.00
NEW REZ LLC D/B/A SHELLPOINT MC	Secured	0.00	0.00	8,692.53	8,692.53	0.00
NEW REZ LLC D/B/A SHELLPOINT MC	Secured	0.00	0.00	0.00	59,574.70	0.00
NEW REZ LLC D/B/A SHELLPOINT MC	Secured	0.00	31,007.56	0.00	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	267.63	267.63	33.72	0.00
PITTSBURGH WATER & SEWER AUTH	Secured	NA	198.08	198.08	198.08	122.10
SYNCHRONY BANK**	Unsecured	937.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	874.05	874.05	110.12	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$8,692.53	\$68,267.23	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,429.31	\$9,429.31	\$1,275.21
All Other Secured	\$198.08	\$198.08	\$122.10
TOTAL SECURED:	\$18,319.92	\$77,894.62	\$1,397.31
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$24,127.38	\$3,039.81	\$0.00

Disbursements:		
Expenses of Administration	<u>\$9,498.12</u>	
Disbursements to Creditors	<u>\$82,331.74</u>	
TOTAL DISBURSEMENTS :		<u>\$91,829.86</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/18/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.